

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANTS: Robert K. Pliha Confirmation No. 5403  
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FILED: June 13, 2001 Examiner: Jean D. Janvier  
FOR: SYSTEMS AND METHODS FOR DISTRIBUTING TARGETED  
INCENTIVES TO FINANCIAL INSTITUTION CUSTOMERS

MAIL STOP AMENDMENT  
Commissioner for Patents  
P. O. Box 1450  
Alexandria, Virginia 22313-1450

Attorney Docket No.: 47423/252726

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I hereby certify that this correspondence is being electronically filed with The United States Patent Office via EFS Web, on September 14, 2007.

/Gina Hamrick/

Gina Hamrick

RESPONSE TO OFFICE ACTION

Sir:

In response to the Office Action dated August 23, 2007, please consider the following response:

**Remarks** begin on page 2.